

Table I. D. 3. a(1998) Percent of total premiums for exclusive-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	26.1%	27.5%	33.7%	34.1%	29.3%	22.9%	30.4%	25.1%
Industry group								
Agric., fish., forest.	30.1%	6.0% *	25.6% *	30.5% *	25.2%	54.6%	11.1% *	45.7%
Mining	22.1% *	9.9% *	37.8% *	14.3% *	26.8% *	22.9%	22.8% *	21.9% *
Construction	32.5%	24.1% *	28.8%	38.9%	42.9%	25.7% *	31.3%	35.4%
Manufacturing	20.1%	37.6%	31.0%	27.8%	25.6%	15.4%	31.8%	18.3%
Transp., commu., util.	16.9%	35.6%	29.2% *	26.2%	17.6% *	14.9%	29.9%	15.9%
Wholesale trade	25.5%	18.9% *	17.9% *	28.8%	36.2%	23.8%	20.3%	27.3%
Retail trade	33.1%	17.9%	36.6%	45.5%	40.0%	31.0%	27.6%	34.7%
Fin., ins., real est.	27.0%	32.8%	21.7%	33.2%	24.5%	26.7%	30.8%	26.6%
Services	30.3%	28.1%	44.5%	35.7%	31.9%	27.6%	34.4%	29.3%
Ownership								
For profit, incorporated	26.0%	26.9%	34.4%	34.1%	30.4%	22.7%	30.2%	25.0%
For profit, unincorporated	30.8%	30.5%	40.9%	42.0%	30.4%	25.5%	34.4%	28.6%
Nonprofit	25.4%	27.2%	22.4%	30.4%	25.8%	24.3%	26.7%	25.2%
Unknown	23.1%	*****	*****	34.5% *	37.7%	21.9%	*****	23.1%
Age of firm								
Less than 5 years	27.5%	22.9%	44.9%	30.0%	24.2% *	23.7%	29.3%	25.5%
5-9 years	37.9%	29.3%	49.0%	51.3%	28.0%	36.0%	40.7%	34.1%
10-19 years	31.4%	22.7%	35.3%	35.6%	35.5%	27.5%	29.4%	32.7%
20 or more years	24.6%	30.8%	25.1%	32.0%	28.0%	20.7%	28.3%	23.8%
Unknown	24.8%	4.3% *	*****	30.0%	30.2%	24.4%	18.4% *	24.8%
Multi/single status								
2 or more locations	24.2%	29.8%	48.8%	32.4%	28.2%	22.6%	37.1%	23.9%
1 location only	31.8%	27.5%	31.4%	34.7%	33.3%	38.9%	29.6%	36.1%
Percent full-time employees								
Less than 25%	27.1%	29.1%	7.3% *	22.4% *	34.9%	29.0%	17.1%	31.3%
25-49%	29.3%	19.4%	24.9%	34.1%	37.8%	26.7%	25.6%	29.9%
50-74%	27.5%	17.6%	39.9%	33.2%	26.8%	27.0%	28.4%	27.3%
75% or more	25.8%	28.6%	33.5%	34.3%	29.5%	22.4%	30.8%	24.7%
Union presence								
No union employees	30.7%	30.8%	35.5%	35.7%	34.4%	27.1%	32.6%	30.0%
Has union employees	15.9%	13.2% *	4.0% *	19.5% *	16.6%	15.9%	12.8% *	16.1%
Unknown	23.0%	31.0% *	35.9% *	37.1%	26.3%	22.2%	31.3%	22.8%
Percent low wage employees								
50% or more low wage	29.6%	10.5% *	47.1%	26.3%	46.2%	24.1%	27.4%	30.7%
Less than 50% low wage	26.5%	28.2%	32.9%	34.4%	29.1%	19.2%	30.4%	24.9%
Unknown	25.2%	26.9% *	31.4% *	39.3%	28.2%	25.0%	34.3%	25.2%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

*Figure does not meet standard of reliability or precision.

***** No estimate available. No reported values in cell.

Table I.D.3.a(1998) Standard error for percent of total premiums for exclusive-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 1998

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.78%	2.05%	2.48%	1.28%	1.73%	0.76%	1.12%	0.68%
Industry group								
Agric., fish., forest.	5.70%	2.90% *	12.07% *	10.74% *	7.09%	13.34%	10.55% *	11.33% *
Mining	8.92% *	5.26% *	12.03% *	4.53% *	12.13% *	6.22%	7.37% *	8.88% *
Construction	2.42%	9.59% *	7.69%	3.50%	7.35%	9.38% *	3.46%	3.59%
Manufacturing	1.56%	7.44%	7.05%	2.54%	1.74%	1.56%	4.50%	1.27%
Transp., commu., util.	1.76%	9.04%	11.09% *	7.32%	8.15% *	2.29%	7.46%	1.92%
Wholesale trade	1.81%	6.82% *	6.55% *	5.11%	5.95%	1.85%	3.79%	2.19%
Retail trade	1.63%	5.32%	5.87%	2.75%	4.24%	2.32%	4.27%	1.81%
Fin., ins., real est.	1.26%	8.10%	4.74%	7.22%	2.37%	1.72%	5.66%	1.21%
Services	1.29%	3.25%	3.54%	2.20%	3.14%	1.44%	1.86%	1.43%
Ownership								
For profit, incorporated	0.93%	2.50%	3.09%	1.35%	2.12%	0.85%	1.61%	0.80%
For profit, unincorporated	3.85%	4.33%	3.62%	6.40%	5.72%	6.09%	3.19%	5.76%
Nonprofit	2.14%	4.11%	4.43%	4.56%	4.09%	2.10%	3.03%	2.31%
Unknown	2.52%	*****	*****	10.90% *	5.06%	2.51%	*****	2.52%
Age of firm								
Less than 5 years	1.95%	3.77%	6.45%	6.52%	8.19% *	2.87%	4.41%	2.01%
5-9 years	2.44%	2.89%	6.31%	2.10%	5.45%	6.57%	3.12%	4.19%
10-19 years	2.08%	3.15%	3.16%	2.60%	5.15%	4.15%	1.29%	3.56%
20 or more years	1.20%	4.27%	2.31%	1.90%	2.28%	1.43%	1.88%	1.25%
Unknown	1.01%	1.78% *	*****	7.35%	5.35%	0.82%	7.38% *	1.00%
Multi/single status								
2 or more locations	0.60%	8.59%	6.93%	3.75%	1.77%	0.73%	4.02%	0.59%
1 location only	1.19%	2.09%	1.52%	1.18%	2.41%	5.84%	1.13%	1.71%
Percent full-time employees								
Less than 25%	2.91%	7.29%	9.98% *	6.87% *	6.66%	5.97%	3.34%	3.47%
25-49%	2.85%	5.71%	4.34%	4.91%	6.30%	4.48%	3.65%	3.53%
50-74%	2.36%	3.37%	5.93%	4.10%	6.88%	2.80%	2.62%	2.94%
75% or more	0.80%	2.60%	2.57%	1.38%	1.43%	0.88%	1.22%	0.72%
Union presence								
No union employees	1.13%	2.90%	2.31%	1.45%	1.34%	1.14%	1.54%	0.95%
Has union employees	0.99%	7.54% *	3.59% *	6.73% *	2.05%	1.15%	7.17% *	1.05%
Unknown	1.52%	9.61% *	11.52% *	7.19%	4.34%	1.62%	7.13%	1.61%
Percent low wage employees								
50% or more low wage	4.65%	6.74% *	11.18%	6.33%	5.07%	4.80%	6.53%	4.68%
Less than 50% low wage	1.00%	1.91%	2.66%	1.72%	2.10%	1.10%	1.22%	0.95%
Unknown	0.93%	10.07% *	10.03% *	6.89%	3.75%	0.92%	7.30%	0.93%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

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